

Insurance Tips

Long-Term Care Insurance

As the population ages, more of us are facing the thought of how to pay for nursing home or other long-term care for ourselves or a family member.

It is important for consumers to know that Medicare, Medicare supplement insurance and the major medical health insurance you have at work usually will not pay for long-term care.

Many families use their own funds to pay for this care or must rely on Medicaid. Long-term care insurance allows you to protect some of your assets, pay for your own care and be independent from the support of others.

However, long-term care insurance isn't for everyone. You shouldn't buy it if you can't afford the premiums, if you have limited assets, if your only source of income is Social Security, or if you have trouble paying for basic needs such as utilities, food or medicine.

The Kentucky Department of Insurance has a free [Consumer Guide to Long-Term Care Insurance](#). The guide contains detailed information about this type of insurance and tips to help you decide whether you need it as well as price comparisons for many of the companies selling the product in Kentucky.

You can order a copy by calling our toll-free number at 1-800-595-6053 or look at the guide online on our Web site <http://insurance.ky.gov/> on the Free Publications page.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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